

## **REMARKS**

Claims 1, 7 and 11-20 remain pending in this application. No claims have been amended in this response. Applicant wishes to thank the Supervisory Examiner, Mr. Andrew Fischer, and the Examiner, Mr. Evens Augustin, for the courtesies extended to Applicant's attorney, Mr. Garrett Donley, during the telephone conferences after the issuance of the last Office Action involving discussion of the content of the Office Action and the cited references. The Examiner is respectfully requested to reconsider and withdraw the remaining objection in view of the remarks contained herein.

## **STATUS OF THE OFFICE ACTION DATED OCTOBER 29, 2009**

As a result of the intervening telephone conferences between Applicant's counsel and the Supervisory Examiner and the Examiner, Applicant understands that the current Office Action is now considered no longer applicable and/or obsolete. Nevertheless, this submission is being made in the form of a Response to Office Action, and within the time period applicable for responding to that Office Action. In addition, the Examiner has stated that the only remaining reference left for consideration at this time is a previously-cited article entitled "Anonymous Credit Cards and its Collusion Analysis," by Steven H. Low, Nicholas F. Maxemchuk and Sanjoy Paul, AT&T Bell Laboratories, Murray Hill, NJ 07974, dated October 10, 1994.

## **REFERENCE ENTITLED "ANONYMOUS CREDIT CARDS AND ITS COLLUSION ANALYSIS"**

The Examiner has requested that Applicant provide distinctions on the examination record relative to this reference ("the AT&T reference"). Applicant submits that the AT&T reference fails to disclose, anticipate, or render obvious, the present

invention because of the following. The AT&T reference, by its very title, is concerned with anonymous credit card transactions. However, the inclusion of the term “collusion” in the title suggests to the contrary that this article fails to provide actual anonymity. The term “collusion” is defined in Wikipedia (see <http://en.wikipedia.org/wiki/Collusion>) as “an agreement, usually secretive, which occurs between two or more persons to limit open competition by deceiving, misleading, or defrauding others of their legal rights, or to obtain an objective forbidden by law typically by defrauding or gaining an unfair advantage.” Accordingly, the use of this very term in the title of the cited reference suggests that the supposed anonymity does not actually exist at all, but is instead merely the result of hidden information related to the chain of information surrounding the financial transactions being made.

As set forth on page 2 of the AT&T reference, a purported anonymous credit card system is described, wherein funds are placed in an anonymous account in a different bank, and the individual spends funds from that account. At the fifth paragraph of page 2, the reference discloses how intermediaries are used to hide information, as an extension of intermediary-based electronic mail. However, in such electronic transactions, there is always some kind of record trail or electronic connection (even if it is attempted to be hidden) that prevents total anonymity from existing. Therefore, the intermediaries (or “colluders”) clearly have the information surrounding the financial transactions involved, such information not being anonymous to them; thus, there can be no true anonymity from the beginning in such transactions. Accordingly, as set forth in previous responses, credit card transactions cannot provide true customer anonymity unless the credit transaction were purchased in some truly anonymous manner, such as by being paid with cash, and by having been purchased through some method where

the purchaser's identity did not become known. Therefore, credit card transactions of the type set forth at page 2 of the AT&T reference simply cannot provide the true anonymity of the present invention.

The AT&T reference also discloses (beginning at the last line of page 2 and extending onto page 3) a system for electronic funds transfer that protect a customer's privacy by being based on "digital cash". However, the first stated digital cash mechanism, said to have been created in reference number 4, is from an article dated in 1985 (see page 17 at reference number 4). Applicant submits that the technology did not exist in 1985 to have the on-line cash management system of the present invention, because the specific workings of today's internet simply were not in existence at that time. This is shown in the Wikipedia history of the internet (see <http://en.wikipedia.org/wiki/Internet>), which describes how the internet did not become commercialized as an international network until the mid-1990s. Subsequent work on digital cash mechanisms set forth at page 3 of the AT&T reference also do not relate directly to the present invention, because the funds transfer mechanism set forth in the later references numbered [5] and [6], which is also shared by the AT&T reference, requires the collusion of four or five parties to maintain anonymity (page 3 at 3rd paragraph). Such collusion is not a truly anonymous system, as the "colluders" always know all the facts surrounding the financial transactions involved, and a pathway nevertheless always exists for breaking anonymity.

The AT&T reference then discusses (at page 3, paragraph 4) a digital cash system that is supposedly completely anonymous because it uses cash in an anonymous account instead of extending credit and having a credit card company deposit credit into the account being used. While it is true that the concept of using

cash does lend itself to anonymity, this statement alone still does not yield the present invention. The present invention instead goes far beyond stating the mere general concept set forth in the AT&T reference, because it provides specific equipment and mechanisms for accomplishing the financial transfers on an on-line basis. Specifically, the present invention involves the use of an account seller, a central computer server, a central bank account having assigned account numbers, and an assigned anonymous and randomly-generated serial numbers corresponding to the account numbers. None of these components from the present invention, nor the specific steps utilized in handling the transactions, are set forth in the AT&T reference.

At page 4 of the AT&T reference, the "Building Blocks" section of the reference discusses an anonymous credit card protocol that depends entirely upon a symmetric key cryptosystem, a public key cryptosystem or a mixture of both. Again, such a system cannot provide the true anonymity of the present invention because it is based on an encrypted communication protocol that can always be broken, and the encryptors, like the "colluders," always know the facts surrounding the transaction, such that they cannot be anonymous.

Pages 5-7 of the AT&T reference discuss a "Double-locked Box" device that is said to be central to both the bank-to-bank communication and the customer-to-bank communication features in the AT&T reference system. This device transfers messages between two communicating parties to "hide their identity from each other" through use of an secret encryption key. Again, such a system cannot provide the true anonymity of the present invention because it involves an encryption system that can always be broken, and the encryptors and/or the "Double-locked box" personnel always know the facts surrounding the transaction, such that they cannot be anonymous. In

addition, the present invention is markedly different because it does not use a “double-lock box” associated with one or more accounts. Instead, the present invention uses randomly-generated serial numbers corresponding to account numbers in a central bank. These randomly-generated serial numbers are never associated with the anonymous customer; therefore, there is no trail of any sort to the customer.

The additional protocols set forth at page 8 of the AT&T reference involve a supposedly anonymous credit system with multiple accounts at different banks, and a double-lock box system for implementing communication among the store and banks. As before, such a double-lock box system requires use of a secret encryption key that is much different from the system of the present invention, in that it does not guarantee true anonymity. Again, the “double-lock box” personnel always know the facts surrounding the transaction, such that they cannot be anonymous.

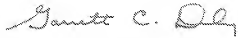
For all of the above reasons, it is respectfully submitted that the disclosures set forth in the cited AT&T reference do not disclose, anticipate or render obvious the present invention.

## **CONCLUSION**

It is believed that all of the stated grounds of rejection have now been properly addressed in this application. Applicant therefore respectfully requests that the Examiner reconsider and withdraw all presently outstanding rejections. It is believed that a full and complete response has been made to the outstanding Office Action and the present application is in condition for allowance. Thus, prompt and favorable consideration of this response is respectfully requested. Should the Examiner have any questions about this submission, or wish to discuss the application, the present

Amendment or the cited references further, the Examiner is invited to telephone the undersigned attorney directly at (248) 641-1239.

Respectfully submitted,



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